

<b>Information to identify the case:</b>			
Debtor 1	Fortunato Aguirre		
First Name	Middle Name	Last Name	
Debtor 2	Angela Huestipa		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 18-30231-JKS			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Fortunato Aguirre  
dba LaFonda Restaurant, Inc.

Angela Huestipa

12/12/23

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Fortunato Aguirre  
Angela Huestipa  
Debtors

Case No. 18-30231-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Dec 12, 2023

User: admin  
Form ID: 3180W

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Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Fortunato Aguirre, Angela Huestipa, 305 Madison Ave, Apt 2, Bridgeport, CT 06604-3237
aty	+ Norgaard, O'Boyle & Hannon, 184 Grand Avenue, 184 Grand Avenue, Englewood, NJ 07631-3578
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Ford Motor Credit Company, LLC, servicer for CAB E, P.O. Box 62180, Colorado Springs, CO 80962-2180
cr	+ HMC Assets, LLC, et al, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
517806620	BSI Financial Services, PO Box 517314, Titusville, PA 16354-0517
517928227	DITECH FINANCIAL LLC, DITECH FINANCIAL LLC, P.O. BOX 6154, RAPID CITY SD 57709-6154
517806627	Ditech Financial, LLC, PO Box 6172, Rapid City, SD 57709-6172
518655900	+ Ford Motor Credit Co., LLC, serv. for Cab East LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
517806632	Phelan Hallinan Diamond & Jones PC, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
517806634	Retro Fitness, 6402 Kennedy Blvd W, West New York, NJ 07093-5312
518341348	Wilmington Savings Fund Society, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
518341349	+ Wilmington Savings Fund Society, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609, Wilmington Savings Fund Society Fay Servicing, LLC 75381-4609

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 12 2023 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 12 2023 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Dec 12 2023 20:42:37	SN Servicing Corporation as servicers for U.S. Ba, Friedman Vartolo LLP, 1325 Franklin Avenue - Suite 160, Garden City, NY 11530-1631
cr	^ MEBN	Dec 12 2023 20:42:37	SN Servicing Corporation, as servicer for U.S. Ban, c/o Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631
517806618	EDI: BANKAMER	Dec 13 2023 01:38:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
517860264	+ EDI: BANKAMER2	Dec 13 2023 01:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517806619	EDI: CITICORP	Dec 13 2023 01:38:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517806622	EDI: CITICORP	Dec 13 2023 01:38:00	Citibank NA, PO Box 6181, Sioux Falls, SD

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517806623	EDI: CITICORP	Dec 13 2023 01:38:00	57117-6181 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
517806624	Email/Text: bankruptcy@credencerm.com	Dec 12 2023 20:43:00	Credence Resource Management LLC, PO Box 2300, Southgate, MI 48195-4300
517806625	EDI: CCS.COM	Dec 13 2023 01:38:00	Credit Collection Service, PO Box 607, Norwood, MA 02062-0607
517806626	EDI: DISCOVER	Dec 13 2023 01:38:00	Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316
517806628	EDI: CITICORP	Dec 13 2023 01:38:00	DSNB/Macys, PO Box 8218, Mason, OH 45040-8218
517929734	EDI: Q3G.COM	Dec 13 2023 01:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517819184	EDI: DISCOVER	Dec 13 2023 01:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517809594	Email/Text: EBNBKNOT@ford.com	Dec 12 2023 20:43:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
517810587	Email/Text: EBNBKNOT@ford.com	Dec 12 2023 20:43:00	Ford Motor Credit Company, LLC, PO BOX 62180, COLORADO SPRINGS CO 80962-4400
517806630	Email/Text: crdept@na.firstsource.com	Dec 12 2023 20:43:00	First Source, 205 Bryant Woods S, Amherst, NY 14228-3609
517806631	Email/Text: EBNBKNOT@ford.com	Dec 12 2023 20:43:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
517926463	+ Email/Text: bankruptcy@bsifinancial.com	Dec 12 2023 20:42:00	HMC ASSETS, LLC, c/o BSI Financial Services, Inc., 1425 Greenway Drive, Suite 400, Irving, TX 75038-2480
517806621	EDI: JPMORGANCHASE	Dec 13 2023 01:38:00	Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298
517910198	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2023 20:49:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518656251	Email/Text: mtgbk@shellpointmtg.com	Dec 12 2023 20:42:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
517806633	Email/Text: Triage_Bankruptcy_Notices@progressive.com	Dec 12 2023 20:42:00	Progressive Auto, PO Box 7247-0311, Philadelphia, PA 19170-0311
517929678	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 12 2023 20:43:00	SELECT PORTFOLIO SERVICING, INC, PO BOX 65250, SALT LAKE CITY UT 84165-0250
517806635	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 12 2023 20:43:00	Select Portfolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
517806636	EDI: AISTMBL.COM	Dec 13 2023 01:38:00	T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
517821408	+ EDI: AIS.COM	Dec 13 2023 01:38:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517924887	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 12 2023 20:42:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519167858	Email/PDF: bncnotices@becket-lee.com	Dec 12 2023 21:00:25	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517806637	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 12 2023 20:42:00	Toyota Motor Credit Corp, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634
517887922	Email/PDF: bncnotices@becket-lee.com		

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518747053	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 12 2023 21:00:21	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519985434	+ Email/Text: bkteam@selenefinance.com	Dec 12 2023 20:43:00	U.S. Bank Trust National Association, Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518956450	^ MEBN	Dec 12 2023 20:42:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
518393057	+ Email/Text: bknotices@snscc.com	Dec 12 2023 20:43:00	U.S. Bank Trust National Association., as Trustee Chalet Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
518393056	+ Email/Text: bknotices@snscc.com	Dec 12 2023 20:43:00	US Bank Trust NA as Trustee of Igloo Series IV, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, US Bank Trust NA as Trustee of Igloo Ser, c/o SN Servicing Corporation 95501-0305
517912415	+ EDI: AIS.COM	Dec 13 2023 01:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518519620		DITECH FINANCIAL LLC
518656252	*	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518663840	*	SELECT PORTFOLIO SERVICING, INC., P.O. BOX 65250, SALT LAKE CITY, UT 84165-0250
518745733	*	SELECT PORTFOLIO SERVICING, INC., P.O. BOX 65250, SALT LAKE CITY, UT 84165-0250
517806638	*	Toyota Motor Credit Corp., 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634
519985435	*+	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
517806629	##	First Credit Services, 377 Hoes Ln Ste 200, Piscataway, NJ 08854-4155

TOTAL: 1 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0312-2

User: admin

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Form ID: 3180W

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Aleisha Candace Jennings

on behalf of Creditor DITECH FINANCIAL LLC ajennings@raslg.com

Cassandra C. Norgaard

on behalf of Attorney Norgaard O'Boyle & Hannon cnorgaard@norgaardfirm.com, sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;norgaard.cassadrac.b124931@notify.bestcase.com

Cassandra C. Norgaard

on behalf of Joint Debtor Angela Huestipa cnorgaard@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;norgaard.cassadrac.b124931@notify.bestcase.com

Cassandra C. Norgaard

on behalf of Debtor Fortunato Aguirre cnorgaard@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;norgaard.cassadrac.b124931@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

Jaclynn McDonnell

on behalf of Joint Debtor Angela Huestipa jmcdonnell@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;mcdonnell.jaclynn.b124931@notify.bestcase.com

Jaclynn McDonnell

on behalf of Debtor Fortunato Aguirre jmcdonnell@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;mcdonnell.jaclynn.b124931@notify.bestcase.com

John R. Morton, Jr.

on behalf of Creditor Ford Motor Credit Company LLC, servicer for CAB EAST LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Jonathan C. Schwab

on behalf of Creditor SN Servicing Corporation as servicers for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust bankruptcy@friedmanvartolo.com, jschwab@ecf.courtdrive.com

Jonathan C. Schwab

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Igloo Series IV Trust bankruptcy@friedmanvartolo.com, jschwab@ecf.courtdrive.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Lease Trust kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

R. A. Lebron

on behalf of Creditor SELECT PORTFOLIO SERVICING INC., as servicer for U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR TOWD POINT MASTER FUNDING TRUST 2017-PM13 bankruptcy@fskslaw.com

Shauna M Deluca

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor U.S. Bank Trust National Association smncina@raslg.com

Steven P. Kelly

on behalf of Creditor HMC Assets LLC, et al skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18